

REMARKS

A. Status of Claims

Claims 35 – 42, and 51 – 66 are pending in the application. Claims 35, 51 and 59 are amended herein. No new matter has been added. In particular, claims 35, 51 and 59 as amended indicate that such methods are computer-implemented methods carried out by one or more computing devices. The computer-implemented nature of the methods is explicitly disclosed on page 4, lines 18-20 (a collection, representing a transfer of money, “may be represented by a journal entry, which in turn, may be represented in an electronic format, e.g., an electronic funds transfer”), and 24-25 (a credit “need not be accompanied by an actual movement of cash, but may be represented by a journal entry for an account, which in turn, may be represented in an electronic format”), and page 5, lines 12-14 (“[m]oney market note 130 and term note 140 are financial securities [which] may be embodied in . . . electronic form, such as a data record or file associated with an account”). Thus, referring to Figures 1 and 2, the periodic principal collection 115 from payor 105, as well as the crediting 135/205 may be accomplished electronically, e.g., through an electronic journal entry using a computer processor and/or over a computer network. Referring again to Figures 1 and 2, money market note 130 and term note 140 may be embodied as a data record or file maintained electronically in a storage device.

B. Summary Of Office Action

The Examiner has indicated allowable subject matter, indicating that claims 35, 51, 59 are allowable over the prior art of record. Because independent claims 35, 51, and 59 are allowable over the prior art of record, claims 36-42, 52-58, and 60-66, which depend (respectively) from claims 35, 51, and 59 are similarly allowable over the prior art of record.

The Examiner has asserted a new rejection of claims 35 – 42, and 51 - 66 under 35

U.S.C. 101 as being directed to non-statutory subject matter in that they are directed to processes that are not tied to another statutory class or do not transform underlying subject matter to a different status or thing.

C. **Response**

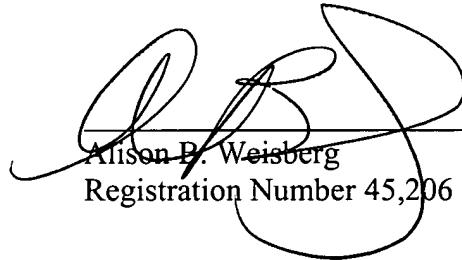
As amended, claims 35, 51 and 59 are directed to computer-implemented methods that employ one or more computing devices. As such, they are directed to processes tied to another statutory class (i.e., a machine) and constitute patentable subject matter. Because independent claims 35, 51 and 59 are patentable, the claims which depend therefrom are likewise patentable for at least the foregoing reasons.

CONCLUSION

In view of the foregoing, it is respectfully submitted that the pending claims are in condition for allowance. Applicants respectfully request reconsideration of the claims and the timely allowance thereof. Please charge any fees due in connection with this filing to our Deposit Account No. 50-0310. The Examiner is invited to contact the undersigned at 215-963-5091 to discuss any matter concerning this application.

Respectfully submitted,

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